

Amendments to the Specification are as follows:

Please amend the paragraph beginning on page 8, line 17 and ending on page 8, line 27 as follows:

Alternatively, the bank layer may further include an adjustment sublayer stacked on the composite structure with at least one step difference therebetween, wherein an upper face of the adjustment sublayer is located at a position higher than the upper face of the magnetic layer. In this manner, the upper faces of the bank layers can be easily located at a position higher than that of the upper face of the magnetic layer. The ends of the second coil segments can be electrically connected to the upper faces of the bank layers with high reliability and ease. The second coil segments can be properly insulated from the magnetic layer.

Please amend the paragraph beginning on page 42, line 24 and ending on page 43, line 4 as follows:

The lower magnetic pole layer 549 is formed by plating on the lower core layer 529. The lower magnetic pole layer 549 is the bottommost layer of the magnetic pole end layer 548. The lower magnetic pole layer 549 is composed of a magnetic material and is magnetically connected to the lower core layer 529. The lower magnetic pole layer 549 may or may not be composed of the same material as the lower core layer 529. The lower magnetic pole layer 549 may have a single-layer structure or a multilayer structure.

Please amend the paragraph beginning on page 46, line 21 and ending on page 46, line 27 as follows:

As shown in Fig. 17, a conductive bank layer 572 is provided at each side of the composite 62 in the track width direction (the X direction). The bank layers 572 are disposed on the insulating layer 536 and the connecting layers 561, as shown in Fig. 17. The bank layers 572 are electrically connected to the upper faces of the connecting layers 561.

Please amend the paragraph beginning on page 56, line 24 and ending on page 57, line 5 as follows:

Accordingly, in the thin-film magnetic head shown in Fig. 19 also, the second coil segments 556 can be formed on the flat face. Thus, patterning for the second coil segments 556 can be carried out with high accuracy. As a result, the upper faces 572a of the bank layers 572 exposed at the flat face can be easily and reliably electrically connected to the end portions 556a and 556b of the second coil segments 556. Moreover, since the bank layer 572 is taller than the upper core layer 560, the second coil segments 556 can be securely insulated from the upper core layer 560.